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**TRANSMITTAL  
FORM**

(to be used for all correspondence after initial filing)

Application Number 09/818,708

Filing Date March 27, 2001

First Named Inventor Adelson

Art Unit 2171

Examiner Name Nguyen, Cindy

Attorney Docket Number Hartford-Adelson-1

Total Number of Pages in This Submission

16

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**ENCLOSURES (Check all that apply)**

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| <input type="checkbox"/> Fee Attached  | <input type="checkbox"/> Licensing-related Papers  | <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences     |
| <input checked="" type="checkbox"/> Amendment/Reply                          | <input type="checkbox"/> Petition  | <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) |
| <input type="checkbox"/> After Final   | <input type="checkbox"/> Petition to Convert to a Provisional Application  | <input type="checkbox"/> Proprietary Information  |
| <input type="checkbox"/> Affidavits/declaration(s)                           | <input type="checkbox"/> Power of Attorney, Revocation   | <input type="checkbox"/> Status Letter  |
| <input type="checkbox"/> Extension of Time Request                           | <input type="checkbox"/> Change of Correspondence Address  | <input type="checkbox"/> Other Enclosure(s) (please identify below):                    |
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| <input type="checkbox"/> Response to Missing Parts/Incomplete Application    | <b>Remarks</b>   |   |
| <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 | Patent: Method and System for an On-Line-Like Account Processing and Management<br>All fees to be charged to Deposit Account No. 50-2601.***** |   |

**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**Firm or Individual name Joseph R. Carvalko, Jr.  
Duane Morris LLP

Signature

Date March 18, 2004

**CERTIFICATE OF TRANSMISSION/MAILING**

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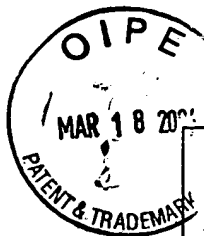
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Date March 18, 2004

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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In Re Patent Application

: Group Art Unit: 2171

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Adelson

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Serial Number: 09/818,708

: Examiner: Nguyen, Cindy

Technology Center 2100

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Filed: March 27, 2001

: Attn. Docket No.: Hartford-Adelson-1

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Title: Method and System for an  
On-Line-Like Account Processing  
and Management

: Date: March 18, 2004

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Commissioner for Patents

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**AMENDMENT AND RESPONSE  
TO FINAL OFFICE ACTION**

Sir:

Responsive to the FINAL Office Action mailed December 24, 2003 having a shortened statutory date of response set to expire on **March 24, 2004**, kindly enter the following timely filed response.

In accordance with the Patent Office rules regarding amendment practice adopted July 31, 2003, applicant submits a full set of claims starting on page 2, and remarks made in response to the examiner's rejection of the claims starting on page 9.

Applicant respectfully requests entry of this amendment and response.